PTO/SB/08a (05-07)
Approved for use through 09/30/2007. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

#### **Application Number** 10710308 Filing Date 2004-07-01 **INFORMATION DISCLOSURE** First Named Inventor **David Bonalle** STATEMENT BY APPLICANT Art Unit 2876 ( Not for submission under 37 CFR 1.99) Daniel Walsh **Examiner Name** 70655.1400 Attorney Docket Number

				U.S.	PATENTS		Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	of cited Document		Columns,Lines where nt Passages or Relevant s Appear
	1						
If you wisl	h to a	dd additional U.S. Pater	nt citatio	n information p	lease click the Add button.	<u> </u>	Add
			U.S.P	ATENT APPLI	CATION PUBLICATIONS		Remove
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document		
200	1	20020139839		2002-10-03	Catan		
	2	20020147002		2002-10-10	Trop, et al.		
	3	20020158747		2002-10-31	McGregor, et al.		
	4	20020186838		2002-12-12	Brandys		
	þ	20030097344		2003-05-22	Chaum, et al.		

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99) Application Number 10710308 Filing Date 2004-07-01 First Named Inventor David Bonalle Art Unit 2876 Examiner Name Daniel Walsh Attorney Docket Number 70655.1400

<i>Q</i> 3	1	6	20040031856		2004-02	2-19	Atsmon, et al.					
	۲	7	20040149820		2004-08	3-05	Zulli				•	
		8	20050040221		2005-02	2-24	Schwarz, Jr.					
		9	20050123137		2005-06	S-09	McCallum					
		10	20050216424		2005-09	)-29	Gandre, et al.					
		11	20060229988	,	2006-10	)-12	Oshima, et al.					
If you	wis	h to a	dd additional U.S. Publ	ished Ap				<del></del>	button			
		T	Ι	<u> </u>	FOREIC	ON PAT	ENT DOCUM	ENTS		Remove		<u> </u>
Exan Initial		Cite No	Foreign Document Number <sup>3</sup>	Countr Code <sup>2</sup>		Kind Code <sup>4</sup>	Publication Date	Name of Patentee Applicant of cited Document	e Or V F	vhere Rele	or Relevant	T5
de	N	1	4339460	DE			1993-11-19	Siemens, AG				
		2	WO 98/21683	wo			1998-05-22	Finjan Software, Ltd	d.		•	
		/3	WO 98/45778	wo			1998-10-15	Zuta				

Application Number		10710308	
Filing Date		2004-07-01	
First Named Inventor David		Bonalle	
Art Unit		2876	
Examiner Name	Danie	l Walsh	
Attorney Docket Numb	er	70655.1400	

00	<u> </u>	4	WO 99/21321	WO		1999-04-29	Cryptoworks		
	Ř	5	0917120	EP		1999-05-19	Citicorp Development Center		
		6	0927945	EP		1999-07-07	Amazon.com, Inc.		
	)	7	1017030	EP		2000-07-05	IBM		
If yo	u wis	h to a	dd additional Foreig	ın Patent Docume	nt citation	n information p	lease click the Add button		
		1				ERATURE DO		Remove	
Exar Initia		Cite No	Include name of the (book, magazine, publisher, city and	journal, serial, syr	nposium,	catalog, etc),	the article (when appropr date, pages(s), volume-is	iate), title of the item sue number(s),	T5
1	Jh)	1	Goldman, J., "Intern November 1997, pp	et Security, The Ne. . 43-46	xt Generat	tion, When Softw	vare Encryption is not Enoug	h," WEB TECHNIQUES,	
		2	SIMMONS, J., "Sma	art Cards Hold the K	ey to Secu	ure Internet Com	merce," EC WORLD, Decen	nber 1998, pp. 36-38	
	,	3 WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100							
		4	"ISO Standards," available from http://www.iso.ch/projects/loading.html						
TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69									

Application Number		10710308
Filing Date		2004-07-01
First Named Inventor David		Bonalle
Art Unit		2876
Examiner Name	Danie	el Walsh
Attorney Docket Numb	er	70655.1400

	M	6	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	
		7	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	
		8	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	
		9	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	
		10	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	
		11	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	
		12	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	
		13	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	
		14	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	
		15	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	
N	/	16	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	

Application Number		10710308	
Filing Date		2004-07-01	
First Named Inventor David		Bonalle	
Art Unit	Ţ	2876	
Examiner Name Danie		l Walsh	
Attorney Docket Number		70655.1400	

M	17	Business Wire (press release), "Master Card E-Wallet," July 11, 2000								
V	18	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)								
	19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper								
If you wis	sh to a	dd additional non-patent literature document citation information please click the Add button Add								
		EXAMINER SIGNATURE								
Examine	r Signa	ature Date Considered 777-0	$\int$							
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.										
Standard S  4 Kind of do	<sup>1</sup> See Kind Codes of USPTO Patent Documents at <a href="https://www.USPTO.GOV">www.USPTO.GOV</a> or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.									

PTO/SB/08a (05-07)
Approved for use through 09/30/2007. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

	Application Number		10710308
INFORMATION DIGGI COURT	Filing Date		2004-07-01
INFORMATION DISCLOSURE	First Named Inventor	David	Bonalle
(Not for submission under 37 CFR 1.99)	Art Unit		2876
(Not let dustillasion under et et k 1.55)	Examiner Name	Danie	l Walsh
	Attorney Docket Number		70655.1400

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
DW	1	4725719		1988-02-16	Oncken, et al.	
	2	5175416		1992-12-29	Mansvelt, et al.	
	3	5193114		1993-03-09	Moseley	
	4	5461217		1995-10-24	Claus	
	5	5521966		1996-05-28	Friedes, et al.	
	6	5534857		1996-07-09	Laing, et al.	
	7	5539825		1996-07-23	Akiyama	
	8	5559887		1996-09-24	Davis, et al.	

Application Number		10710308
Filing Date		2004-07-01
First Named Inventor	David	Bonalle
Art Unit		2876
Examiner Name	Danie	l Walsh
Attorney Docket Numb	er	70655.1400

gw)	9	5577121	1996-11-19	Davis, et al.	
	10	5590038	1996-12-31	Pitroda	
	11	5590197	1996-12-31	Chen, et al.	
	12	5602918	1997-02-11	Chen, et al.	
	13	5604801	1997-02-18	Dolan, et al.	
	14	5613001	1997-03-18	Bakhoum	
	15	5739512	1998-04-14	Toganazzini	
	16	5742756	1998-04-21	Dillaway, et al.	
	17	5742845	1998-04-21	Wagner	
	18	5757917	1998-05-26	Rose, et al.	
	18	5778173	1998-07-07	Apte	

Application Number		10710308		
Filing Date		2004-07-01		
First Named Inventor David		d Bonalle		
Art Unit		2876		
Examiner Name	Danie	Daniel Walsh		
Attorney Docket Number		70655.1400		

DW	20	5796831	1998-08-18	Paradinas, et al.	
	21	5799087	1998-08-25	Rosen	
	22	5806045	1998-09-08	Biorge, et al.	
	23	5815657	1998-09-29	Williams, et al.	
	24	5826241	1998-10-20	Stein, et al.	
	25	5857079	1999-01-05	Claus, et al.	
	26	5884271	1999-03-16	Pitroda	
	27	5884292	1999-03-16	Baker, et al.	
	28	5889941	1999-03-30	Tushie, et al.	
	29	5892211	1999-04-06	Davis, et al.	
	30	5898838	1999-04-27	Wagner	

Application Number		10710308		
Filing Date		2004-07-01		
First Named Inventor David		Bonalle		
Art Unit		2876		
Examiner Name	Daniel Walsh			
Attorney Docket Number		70655.1400		

W	31	5905908	1999-(	)5-18	Wagner		
	32	5907620	1999-0	05-25	Klemba, et al.		
	33	5912446	1999-(	06-15	Wong, et al.		
	34	5917925	1999-(	06-29	Moore		
	35	5920058	1999-0	07-06	Weber, et al.	6	•
	36	5920629	1999-(	07-06	Rosen		
	37	5920847	1999-0	07-06	Kolling, et al.		
	38	5930767	1999-0	07-27	Reber, et al.		
	39	5931917	1999-0	08-03	Nguyen, et al.		
	40	5936226	1999-0	08-10	Aucsmith		
	41	6091835	2000-6	07-18	Smithies, et al.		

Application Number		10710308		
Filing Date		2004-07-01		
First Named Inventor	David	Bonalle		
Art Unit		2876		
Examiner Name	Danie	l Walsh		
Attorney Docket Number		70655.1400		

		1		· · · · · · · · · · · · · · · · · · ·			
Dy	42	6199079		2001-03-06	Gupta, et al.		
	43	6199762		2001-03-13	Hohle		
	44	6263446		2001-07-17	Kausik, et al.		
	45	6327578		2001-12-04	Linehan		
	46	6338048		2002-01-08	Mori		
	47	6507662		2003-01-14	Brooks		
	48	6657614		2003-12-02	Ito, et al.		
	49	6873974		2005-03-29	Schutzer		
	50	7051925		2006-05-30	Schwarz, Jr.		
If you wish to add additional U.S. Patent citation information please click the Add button.  Add							
U.S.PATENT APPLICATION PUBLICATIONS Remove							
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	

#### . . . . Application Number 10710308 Filing Date 2004-07-01 INFORMATION DISCLOSURE First Named Inventor **David Bonalle** STATEMENT BY APPLICANT Art Unit 2876 ( Not for submission under 37 CFR 1.99) **Examiner Name Daniel Walsh** Attorney Docket Number 70655.1400 Add If you wish tà add additional U.S. Published Application citation information please click the Add button. **FOREIGN PATENT DOCUMENTS** Remove Pages, Columns, Lines Name of Patentee or Examiner Cite Foreign Document Country **Publication** Kind where Relevant Applicant of cited **T**5 Initial\* Number<sup>3</sup> No Code2 j Code4 Date Passages or Relevant Document Figures Appear If you wish to add additional Foreign Patent Document citation information please click the Add button Add

If you wish to add additional Foreign Patent Document citation information please click the Add button NON-PATENT LITERATURE DOCUMENTS

Examiner Initials\*

Cite Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature

Date Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a

<sup>1</sup> See Kind Codes of USPTO Patent Documents at <u>www.USPTO.GOV</u> or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

citation if not in conformance and not considered. Include copy of this form with next communication to applicant.